

In re:
Rafat Mustafa
Debtor

Case No. 24-13585-pmm
Chapter 13

District/off: 0313-2

User: admin

Page 1 of 4

Date Rcvd: May 20, 2025

Form ID: 155

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2025:

Recip ID	Recipient Name and Address
db	Rafat Mustafa, 3024 Derry Ter, Philadelphia, PA 19154-2519
14933652	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14933665	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14933677	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14946998	Email/PDF: bncnotices@becket-lee.com	May 21 2025 00:22:20	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14933649	Email/PDF: bncnotices@becket-lee.com	May 21 2025 00:33:40	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14933650	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 21 2025 00:14:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14937154	Email/Text: Bankruptcy.RI@Citizensbank.com	May 21 2025 00:14:00	Citizens Bank N.A., One Citizens Bank Way, Johnston, RI 02919, Mailstop JCA 115
14933653	Email/Text: megan.harper@phila.gov	May 21 2025 00:15:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14933651	+ Email/Text: bankruptcy@cavps.com	May 21 2025 00:15:00	Cavalry Portfolio Services, Attn: Bankruptcy Attn: Bankruptcy, 1 American Lane , Ste 220, Greenwich, CT 06831-2563
14938044	+ Email/Text: bankruptcy@cavps.com	May 21 2025 00:15:00	Cavalry SPV I, LLC, PO Box 27288, Tempe AZ 85285-7288
14937871	+ Email/Text: bankruptcy@cavps.com	May 21 2025 00:15:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14933654	Email/Text: bankruptcy@philapark.org	May 21 2025 00:15:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14933655	Email/PDF: creditonebknotifications@resurgent.com	May 21 2025 00:22:00	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14933656	Email/Text: mrdiscen@discover.com	May 21 2025 00:14:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14933659	Email/PDF: Citi.BNC.Correspondence@citi.com	May 21 2025 00:33:35	Macy's/DSNB, Attn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14939143	Email/Text: mrdiscen@discover.com	May 21 2025 00:14:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
14933657	Email/Text: sbse.cio.bnc.mail@irs.gov	May 21 2025 00:14:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: May 20, 2025

Form ID: 155

Total Noticed: 50

			19101-7346
14949157	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 21 2025 00:22:19	JPMorgan Chase Bank, N.A., P.O. Box 15368, Wilmington DE 19850-5368
14948935	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	May 21 2025 00:14:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14933658	Email/PDF: ais.chase.ebn@aisinfo.com	May 21 2025 00:34:14	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14958887	+ Email/Text: bankruptcydpt@mcmcg.com	May 21 2025 00:15:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14933660	+ Email/Text: bankruptcydpt@mcmcg.com	May 21 2025 00:15:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
14933661	Email/Text: NissanBKNotices@nationalbankruptcy.com	May 21 2025 00:14:00	NMAC, Attn: Bankruptcy, PO Box 660366, Dallas, TX 75266-0366
14934467	+ Email/PDF: cbp@omf.com	May 21 2025 00:22:17	OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037
14933662	Email/Text: fesbank@attorneygeneral.gov	May 21 2025 00:14:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14933667	Email/Text: Bankruptcy.Notices@pnc.com	May 21 2025 00:14:00	PNC Financial Services, Attn: Bankruptcy, 300 5th Ave, Pittsburgh, PA 15222-2401
14949934	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 21 2025 00:23:10	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14933668	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 21 2025 00:23:10	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541-1067
14933663	Email/Text: RVSVBCICNOTICE1@state.pa.us	May 21 2025 00:14:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14933664	^ MEBN	May 21 2025 00:09:22	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14943781	^ MEBN	May 21 2025 00:09:16	Philadelphia Gas Works, 800 W Montgomery Ave., ATTN:Bankruptcy Dept. 3FL, Philadelphia, PA 19122-2898
14933666	Email/Text: bankruptcy@philapark.org	May 21 2025 00:15:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14933669	+ Email/Text: bankruptcy@rubinrothman.com	May 21 2025 00:14:00	Rubin & Rothman, LLC, 1787 Veterans Highway Suite 32, Islandia, NY 11749-1500
14933670	+ Email/Text: enotifications@santanderconsumerusa.com	May 21 2025 00:15:00	Santander Consumer Usa, Attn: Bankruptcy, PO Box 961211, Fort Worth, TX 76161-0211
14933671	Email/PDF: ais.sync.ebn@aisinfo.com	May 21 2025 00:22:20	Syncb/home Design Se, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14933672	Email/PDF: ais.sync.ebn@aisinfo.com	May 21 2025 00:21:58	Synchrony Bank/PC Richard, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14958197	Email/Text: bncmail@w-legal.com	May 21 2025 00:14:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
14933674	+ Email/Text: bankruptcy@td.com	May 21 2025 00:15:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
14939419	^ MEBN	May 21 2025 00:09:18	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
14933673	+ Email/Text: bncmail@w-legal.com	May 21 2025 00:14:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: May 20, 2025

Form ID: 155

Total Noticed: 50

55440-9475

14933675	Email/Text: usapae.bankruptcynotices@usdoj.gov	May 21 2025 00:15:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14957129	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 21 2025 00:15:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
14933676	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 21 2025 00:15:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14957143	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 21 2025 00:15:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
14933678	Email/Text: bankruptcy@visionsfcu.org	May 21 2025 00:14:00	Visions FCU, Attn: Bankruptcy 24 McKinley Ave, Endicott, NY 13760
14933679	Email/Text: bankruptcynotices@vivecard.com	May 21 2025 00:14:00	Vive Financial, Attn: Bankruptcy Attn: Bankruptcy, 380 Data Drive , Suite 200, Draper, UT 84020
14960060	Email/Text: bankruptcynotices@vivecard.com	May 21 2025 00:14:00	Vive Financial, P.O. Box 708670, Sandy, UT 84070
14933680	+ Email/PDF: cbp@omf.com	May 21 2025 00:21:58	WebBank/OneMain, Attn: Bankruptcy Attn: Bankruptcy, 215 South State Street , Suite 1000, Salt Lake City, UT 84111-2336
14933681	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 21 2025 00:22:27	Wells Fargo Home Mortgage, Attn: Bankruptcy Dept, PO box 10335, Des Moines, IA 50306-0335

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2025 at the address(es) listed below:

Name	Email Address
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. CIBIK	on behalf of Debtor Rafat Mustafa help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: May 20, 2025

Form ID: 155

Total Noticed: 50

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Rafat Mustafa) Case No. 24-13585-pmm
)
)
Debtor(s).) Chapter: 13
)
)

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

- A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;
- B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;
- C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is **ORDERED** that the plan is **CONFIRMED**.

Date: May 20, 2025

For The Court

Patricia M. Mayer
Judge, United States Bankruptcy Court